

EXHIBIT 4



C/O PHH Mortgage Services
1 Mortgage Way
Mt. Laurel, NJ 08054

Tel 888-820-6474
Fax 856-917-8300

May 1, 2020

Account Number: 7141073424

John B. Ennis
1200 Reservoir Avenue
Cranston, RI 02920

Accountholder(s) name:
Susana C. Bonadona
Property Address:
87 -89 Hyacinth ST
Providence, RI 02904

Dear John B. Ennis:

Thank you for the recent communication regarding account 7141073424.

This letter is in regard to the Request for Information received on the account.

Per your request, we have reviewed the account and provided a response below:

In response to the letter requesting for information on the above-referenced account, we have enclosed copies of the following documents:

- Note
- Mortgage
- Assignment of Mortgage
- Escrow Analysis forms
- Payoff quote
- Amortization Schedule
- PHH account payment history and transaction code sheet
- Ocwen account payment history and a Payoff quote

The transactions shown in the attached Ocwen payment history that occurred on or after the effective date of transfer are nonfinancial and for internal record keeping purposes only.

The account is already updated to reflect John B. Ennis as an authorized third party. An authorized third party has the ability to obtain account details and to make payments but is not permitted to make updates to the contact information on the account.

We have updated our records to cease all telephonic communication with the accountholder pertaining to the account.

The account was originated on March 16, 2006 by Rose Mortgage, Inc., A New Jersey Corporation with an original principal balance of \$206,250.00. As PHH Mortgage Services ("PHH") was not involved in the origination, we are unable to comment on concerns regarding the origination of this mortgage account. The information we have provided is limited to the servicing of this account. On September 20, 2016, the mortgage was modified with Ocwen. A copy of the Modification Agreement is enclosed for review.

Escrow amount capitalized during Modification is = escrow balance prior modification – Escrow balance post modification
= -11,572.02 – (-2,293.66) = \$-13,865.68.

Please be advised that we are unable to provide receipts of tax/insurance payments as they are made in bulk. Please refer to the payment history enclosed for the prior to trial modification plan and disbursement details.

The original collateral documents are currently housed at:

Log in to MortgageQuestions.com --- your servicing website connection.

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Wells Fargo Bank, N.A.
751 Kasota Avenue
Minneapolis, MN 55414
Date of acquisition: 4/10/2006

Ocwen Loan Servicing has joined forces with PHH Mortgage Services, a mortgage company with well-established mortgage origination and servicing capabilities. As a result, we will be consolidating all mortgage accounts into one company, PHH Mortgage Services ("PHH").

Effective May 1, 2019, PHH Mortgage Services is the new servicer of this mortgage account and will be collecting all future payments. The account was due for the June 1, 2019 payment during the transition.

During the life of a mortgage, a Note or a partial interest in a Note can be sold one or more times without prior notice to the homeowners. This is a common practice in the mortgage industry and does not affect the terms of the original mortgage agreement. Such a sale often results in a change in the entity known as the mortgage servicer that collects periodic payments and performs other account servicing activities under the Note, Mortgage and applicable laws.

We have applied all payments received to the account in accordance with all applicable federal and state laws and as outlined in the original Note, consolidated Modification Agreement and any agreed-upon amendments thereto.

As of May 1, 2020, the unpaid principal balance on the mortgage is \$122,073.45. This amount is not a mortgage payoff quote. Currently, there are no late charges or fees/expenses outstanding on the account.

The investor information on the account is as follows:
Deutsche Bank NTL Trst CO
1761 East St Andrew Place
Santa Ana, CA 92705
Phone: 714.247.6000

The account is escrowed with us for taxes and insurance, the disbursement toward the taxes and insurance will be made as and when they due. As of May 1, 2020, the escrow balance reflecting on the account is \$1,051.52.

The monthly escrow payments are based on the annual escrow account activities and the balance in your escrow account. Further, due to constant changes in taxes and insurance premiums, we periodically review the escrow account from which these expenses are paid in accordance with the terms of your mortgage. Escrow analysis a prediction of activity in your escrow account during the coming escrow year based on anticipated payments to be paid into the escrow account and anticipated payments to be made from your escrow account.

We have enclosed the escrow analysis forms and the enclosed history will provide the details of the escrow activity performed on the account.

Enclosed is the last payoff quote sent on the account, the payoff quote reflects the amount required to pay the account in full through the given good through date. The balances may increase due to interest and fees. The complete mailing address and wiring instructions will be included with the payoff quote.

When the payment is not received within 30 days from the payment due date, we may report negative information about your account to the credit bureaus. Late payments, missed payments, or other defaults on the account may be reflected in your credit report.

The credit reporting submitted correctly reflects the contractual status of the mortgage account.

The payment history reflects all credits and disbursements made to the account and the resulting account status. Specifically, the payment history reflects the date the monthly mortgage payment was applied toward the account; the date the payment was applied is the date that is reported to the Credit Bureaus. You may contact the Credit Bureaus directly to order a copy of your credit report.

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If you believe any discrepancy in the reporting made on the account, please provide our office with the necessary documentation to research the issue further:

1. Information necessary to identify your account, such as your account number, name, address, and telephone number.
2. A copy of the relevant portion of your consumer credit report capturing the disputed item.
3. A letter stating the exact dates, amounts, and specific information and reasons for the dispute.
4. Any additional supporting documentation to assist in the investigation.

Please forward the requested documentation to the address mentioned above.

We are unable to provide with the entire servicing notes and all call transcriptions, as it is for the internal purpose only. Our calls are randomly audited for quality assurance purposes only.

Any requested information that is not provided in this response is because it is either: 1) not in our possession; 2) production of such information would create an undue burden on PHH; and/or 3) it is privileged or confidential information that cannot be released. If accountholder believe that there is any discrepancy in the above information, please provide sufficient proof so we can research the matter further. Please mail or fax such documentation to above referenced address.

Copies of collateral or certain mortgage account documents that were relied upon in making this determination may be requested. These documents may be received by sending in a written request to the Research Department at the address - PHH Mortgage Services, Post Office Box 66002, Lawrenceville, NJ 08648.

We trust that the information provided has fully addressed the concern. Information about this account can also be found online at www.MortgageQuestions.com.

For any questions regarding this account or this request, we can be reached at the number referenced above Monday through Friday from 8:00 am to 9:00 pm and Saturday from 8:00 am to 5:00 pm ET.

Sincerely,

Research Department
Loan Servicing

DATE 04/30/2020

 FHH MORTGAGE SERVICES
 1 MORTGAGE WAY
 MT LAUREL, NJ 08054

CUSTOMER ACCOUNT ACTIVITY STATEMENT

 MORT NAME SUSANA BONADONA
 STREET 87 -89 HYACINTH ST
 CITY STATE ZIP PROVIDENCE, RI, 02904

LOAN NUMBER: 7141073424

ACTIVITY FOR PERIOD 01/01/2019 - 12/31/2019

Loan Number	Transaction Date	Transaction Code	Due Date	Effective Date	Fees Assessed	Fees Paid	Suspense Amount	Principal Amount	Interest Amount	Escrow Amount	Advance Amount	Total Amount	Principal Balance	Escrow Balance	Advance Balance	Suspense Balance
7141073424	01/01/2018												0.00	0.00	0.00	0.00
7141073424	05/01/2018	142			0.00	0.00	0.00	-128856.80	0.00	0.00	0.00	0.00	156061.36	1173.54	0.00	0.00 Acquired
7141073424	05/01/2019	173			0.00	0.00	0.00	159.73	322.55	439.00	0.00	921.28	155921.63	1612.64	0.00	0.00 Payment
7141073424	05/24/2019	173	06/01/2019	05/24/2019	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	155921.63	1612.64	0.00
7141073424	05/24/2019	173			0.00	0.00	0.00	160.15	322.13	439.00	0.00	921.28	155761.48	2051.64	0.00	0.00 Payment
7141073424	07/01/2019	173	07/01/2019	06/30/2019	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	155761.48	2051.64	0.00
7141073424	07/01/2019	173			0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	155761.48	2051.64	0.00
7141073424	07/19/2019	169	08/01/2019		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	155761.48	2051.64	0.00
7141073424	07/19/2019	169	08/01/2019		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	155761.48	2051.64	0.00
7141073424	07/19/2019	169	08/01/2019		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	155761.48	2051.64	0.00
7141073424	07/25/2019	313	07/01/2019		0.00	0.00	0.00	0.00	0.00	-641.56	0.00	0.00	155761.48	1410.08	0.00	0.00 Escrow
7141073424	07/25/2019	313	07/01/2019		0.00	0.00	0.00	0.00	0.00	-2450.00	0.00	0.00	155761.48	-1039.92	0.00	0.00 Escrow
7141073424	07/29/2019	351	08/01/2019		0.00	0.00	0.00	160.56	321.72	439.00	0.00	921.28	155600.92	-600.92	0.00	0.00 Payment
7141073424	08/01/2019	173	08/01/2019	07/31/2019	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	155600.92	-600.92	0.00	0.00 Payment
7141073424	08/01/2019	173	08/01/2019		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	155600.92	-600.92	0.00	0.00 Escrow
7141073424	08/21/2019	304			0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	155600.92	-600.92	0.00	0.00 Escrow
7141073424	08/21/2019	304			0.00	0.00	0.00	160.98	321.30	439.00	0.00	921.28	155439.94	-161.92	0.00	0.00 Payment
7141073424	08/28/2019	173	09/01/2019	08/28/2019	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	155439.94	-161.92	0.00	0.00 Payment
7141073424	08/28/2019	173	09/01/2019		0.00	0.00	0.00	32222.56	0.00	0.00	0.00	32222.56	123217.38	-161.92	0.00	0.00 NonCash
7141073424	08/29/2019	143			0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	123217.38	-161.92	0.00	0.00 Escrow
7141073424	09/19/2019	304			0.00	0.00	0.00	161.40	320.88	439.00	0.00	921.28	123055.98	277.06	0.00	0.00 Payment
7141073424	09/25/2019	173	10/01/2019	09/24/2019	0.00	0.00	0.00	0.00	0.00	-640.86	0.00	0.00	123055.98	-363.78	0.00	0.00 Escrow
7141073424	10/11/2019	313	10/01/2019		0.00	0.00	0.00	161.32	320.46	439.00	0.00	921.28	122894.16	75.22	0.00	0.00 Payment
7141073424	11/05/2019	173	11/01/2019	11/05/2019	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	122894.16	75.22	0.00	0.00 Payment
7141073424	11/05/2019	173	12/01/2019		0.00	7.50	0.00	0.00	0.00	0.00	0.00	0.00	122894.16	75.22	0.00	0.00 Fee
7141073424	11/05/2019	132			7.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	122894.16	75.22	0.00	0.00 Fee
7141073424	11/05/2019	73			-7.50	0.00	0.00	5.19	0.00	0.00	0.00	5.19	122898.97	75.22	0.00	0.00 Payment
7141073424	11/07/2019	175	12/01/2019	11/07/2019	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	122898.97	75.22	0.00	0.00 Escrow
7141073424	12/13/2019	304			0.00	0.00	0.00	162.26	320.02	448.72	0.00	931.00	122726.71	523.94	0.00	0.00 Payment
7141073424	12/16/2019	173	12/01/2019	12/16/2019	0.00	0.00	0.00	0.00	0.00	-641.56	0.00	0.00	122726.71	-117.62	0.00	0.00 Escrow
7141073424	12/26/2019	313	01/01/2020		0.00	0.00	0.00	0.00	0.00	0.00	0.22	0.00	122726.71	-117.40	0.00	0.00 Escrow
7141073424	12/31/2019	160	01/01/2020		0.00	0.00	0.00	0.00	0.00	0.00	15.60	0.00	122726.71	-101.80	0.00	0.00 Escrow
7141073424	12/31/2019	160	01/01/2020		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	122726.71	-101.80	0.00	0.00

DATE 05/01/2020

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7141073424	01/01/2020												122726.71	-101.80	0.00	0.00
7141073424	01/02/2020	171	01/01/2020	01/02/2020	0.00	0.00	0.00	162.68	319.60	448.72	0.00	931.00	122564.03	346.92	0.00	0.00 Payment
7141073424	01/22/2020	304			0.00	0.00	0.00	0.00	0.00	-19688.63	0.00	0.00	122564.03	346.92	0.00	0.00 Escrow
7141073424	02/03/2020	171	02/01/2020	02/03/2020	0.00	0.00	0.00	163.10	319.18	448.72	0.00	931.00	122400.93	796.64	0.00	0.00 Payment
7141073424	03/02/2020	171	03/01/2020	03/02/2020	0.00	0.00	0.00	163.53	318.75	448.72	0.00	931.00	122237.40	1244.36	0.00	0.00 Payment
7141073424	03/27/2020	313	04/01/2020		0.00	0.00	0.00	0.00	0.00	-641.56	0.00	0.00	122237.40	602.80	0.00	0.00 Escrow
7141073424	04/01/2020	171	04/01/2020	04/01/2020	0.00	0.00	0.00	163.95	318.33	448.72	0.00	931.00	122073.45	1051.52	0.00	0.00 Payment
7141073424	04/10/2020	169	05/01/2020		0.00	0.00	0.00	0.00	0.00	12322.87	0.00	0.00	122073.45	1051.52	0.00	0.00 Escrow
7141073424	04/10/2020	169	05/01/2020		0.00	0.00	0.00	0.00	0.00	2463.40	0.00	0.00	122073.45	1051.52	0.00	0.00 Escrow
7141073424	04/10/2020	169	05/01/2020		0.00	0.00	0.00	0.00	0.00	61020.54	0.00	0.00	122073.45	1051.52	0.00	0.00 Escrow
7141073424	04/13/2020	304			0.00	0.00	0.00	0.00	0.00	-75806.81	0.00	0.00	122073.45	1051.52	0.00	0.00 Escrow
7141073424	05/01/2020												122073.45	1051.52	0.00	0.00